WHAT IS CLAIMED IS

5

      1. A communication terminal capable of utilizing a plurality of radio communication services respectively provided by a plurality of radio communication systems establishing a shared

10   radio communication system, comprising:

      a hardware processing unit for performing common hardware processing necessary for utilizing the radio communication services;

      an IC card that stores a plurality of

15   communication software packages necessary for the respective radio communication services;

      a software selection unit that selects one communication software package out of the communication software packages stored in the IC

20   card, which one corresponds to a communication service to be utilized; and

      a software executing unit that executes the selected communication software package.

25

      2. The communication terminal as claimed in Claim 1, wherein

30   the communication software package stored in the IC card comprises a software program relating to signal transmission/reception, a software program relating to signal modulation/demodulation and a software program relating to application.

35

3. The communication terminal as claimed in Claim 1, further comprising:
a software acquisition unit that acquires
5   another communication software package stored in a server provided in the shared communication system.

10

4. The communication terminal as claimed in Claim 1, wherein
the software selection unit comprises a software reading unit that reads the selected one of
15 the communication software packages stored in the IC card, which selected one corresponds to the communication service to be utilized.

20

5. A software transmitting server, comprising:
a software storing unit that stores a
25 plurality of communication software packages respectively necessary for utilizing a plurality of communication services respectively provided by a plurality of radio communication systems; and
a software transmitting unit that
30 transmits the stored communication software packages to a communication terminal.

35

6. An IC card writing apparatus, comprising:

a software storing unit that stores a plurality of communication software packages respectively necessary for utilizing a plurality of communication services respectively provided by a plurality of radio communication systems;   and

a software transmitting unit that transmits the stored communication software packages to an IC card to be attached to a communication terminal.